

TERMS AND CONDITIONS GOVERNING CIMB SG-MY TRANSFER CASH CREDIT PROMOTION 2026 ("Promotion")

1. Definition

- 1.1. "Eligible Participant(s)" means New Customer(s) of CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank") who successfully opened and activated a CIMB FastSaver / CIMB FastSaver-i/ CIMB StarSaver/ CIMB StarSaver-i/ CIMB StarSaver (Savings)/ CIMB StarSaver (Savings)-i/Hajj Savings-i Account ("Qualifying Account") as the main and/or joint account holder, during the Promotion Period. A "New Customer", with reference to the main and/or joint account holder(s), is defined as individual(s) who does not have any existing single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period.
- 1.2. "First Transfer Transaction" means the Qualifying Account does not have any SG-MY transfer transaction before each relevant promotion period (as set out in clause 3 below).
- 1.3. "Promotion Period" means the period from 1 September 2026 to 31 December 2026, both dates inclusive.
- 1.4. "Fresh funds" are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
- (a) funds in the form of non-CIMB cheques;
 - (b) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - (c) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the Qualifying Account within the Promotion Period.

2. Promotion

- 2.1. To participate in this Promotion, the Eligible Participant must satisfy all of the following conditions:
- (a) Open a new CIMB FastSaver / CIMB FastSaver-i/ CIMB StarSaver/ CIMB StarSaver-i/ CIMB StarSaver (Savings)/ CIMB StarSaver (Savings)-i/Hajj Savings-i Account within the Qualifying Period and deposit a minimum of S\$3,000 fresh funds into their Qualifying Account(s) within 30 calendar days ("Fund-in period") from the date of account application and maintain such fresh funds for a minimum period of 60 calendar days ("Holding Period");
 - (b) Key in "SGMY26" as the Promo code upon application of the Qualifying Account(s);

Before you submit

Are you referred by a friend or family member?

Yes	No
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By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes	No
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Promo Code*

SGMY26

(c) Before the end of Holding Period, log in to CIMB Clicks Online Banking or Mobile App and successfully complete the First Transfer Transaction (of minimum S\$1,000) from CIMB Singapore Qualifying Account to a 1st or 3rd party CIMB Malaysia account. Following the First Transfer Transaction, a minimum of S\$3,000 in fresh funds must still be maintained in the CIMB Singapore Qualifying Account until the end of the Holding Period;

(d) Participant must not be CIMB staff or employee.

3. Cash Credit

3.1. Eligible Participants who fulfil all of the conditions in Clause 2.1 above and these terms and conditions, you shall be eligible to receive one (1) S\$50 cash credit (the "Cash Credit") which will be credited directly into your Qualifying Account in accordance with the table below.

Account Application Date(s)	Fund-in Period (both dates inclusive)
1 September 2026	1 September 2026 to 30 September 2026
15 October 2026	16 October 2026 to 13 November 2026
31 December 2026	31 December 2026 to 29 January 2027

3.2. The end-of-day balance of the Qualifying Account(s) must not fall below S\$3,000 for 60 calendar days from the Fund-in Date ("Holding Period"), to be eligible for this Promotion.

S\$3,000 Fund-in Date (both dates inclusive)	Holding Period (both dates inclusive)
1 September 2026	1 September 2026 to 30 October 2026
30 September 2026	30 September 2026 to 28 November 2026
1 November 2026	1 November 2026 to 30 December 2026
30 November 2026	30 November 2026 to 28 January 2027
31 December 2026	31 December 2026 to 28 February 2027
29 January 2027 (last possible S\$3,000 Fund-in Date)	29 January 2027 to 29 March 2027

3.3. During the Promotion Period, Eligible Participant(s) who have met all the terms and conditions will be eligible to receive the respective Reward in 2 calendar months, in accordance with the illustration timeline below:

End of Holding Period	Reward Fulfilment Deadline
Month of October 2026	31 December 2026
Month of November 2026	31 January 2027
Month of December 2026	28 February 2027
Month of January 2027	31 March 2027
Month of February 2027	30 April 2027
Month of March 2027	31 May 2027

3.4. For the avoidance of doubt, each Qualifying Account can only receive one (1) Cash Credit under this Promotion, regardless of the number of joint account holders in respect of that Qualifying Account. Each Qualifying Account can only receive one (1) Cash Credit under this Promotion regardless of

the number of transfers made during the Promotion Period through any of his/her Qualifying Accounts, including those where he/she is a joint account holder.

- 3.5. The Cash Credit is strictly non-transferable, non-assignable and non-exchangeable. CIMB may substitute the Cash Credit with any item of equivalent or similar value, without prior notice of reason or being liable to any person.

4. General

- 4.1. In the event the Eligible Participant closes his/her Qualifying Account(s) within twelve (12) months from the opening date of the Qualifying Account(s) or breaches any of the terms and conditions contained herein or if the Eligible Participant no longer qualifies or was never eligible for the Cash Credit, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Cash Credit from the Eligible Participants' account. Any expenses or costs resulting from such deduction will be borne by the Eligible Participants. The Eligible Participants are deemed to have authorized such deductions.
- 4.2. By participating in this Promotion, Eligible Participants agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below and all Eligible Participants confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:
- (a) disclosing the personal data of the Eligible Participants to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - (b) administering and conducting the Promotion.
- 4.3. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Reward(s) are awarded. In the event the relevant Qualifying Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Reward(s) are awarded, CIMB reserves the right not to award the Reward(s).
- 4.4. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
- 4.5. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in the ineligibility of the Eligible Participants participating in the Promotion.
- 4.6. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on Eligible Participants with effect from the earliest of the following:
- (a) the date CIMB Bank places notice of such changes on its Singapore website;
 - (b) the day after CIMB Bank sends notice of such changes to the Eligible Participants' last known address in the records of CIMB Bank by ordinary post;
 - (c) the day after CIMB Bank sends notice of such changes to the Eligible Participants by short messaging system (SMS) or electronic mail; and/or
 - (d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
- 4.7. The Eligible Participants confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
- 4.8. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Eligible Participants to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Eligible Participants, whether directly or indirectly caused.

- 4.9. CIMB Bank reserves the right to replace and/or modify the Cash Credit at its sole discretion at any time and without prior notice.
- 4.10. CIMB Bank gives no representation or warranty with respect to the quality of the Cash Credit or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or the redemption or use of the Cash Credit. Any dispute about the same must be resolved directly with the relevant merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of merchants' goods and services.
- 4.11. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Eligible Participants to the Promotion and/or Cash Credit), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
- 4.12. The respective terms and conditions of the Qualifying Accounts apply. CIMB Bank Terms and Conditions Governing the Operations of Deposits Account (available on <https://www.cimb.com.sg/content/dam/cimbsg/personal/document/accounts/others/governing-the-ops-deposits-account/governing-the-operations-of-deposits-accounts-oct-2025.pdf>) apply.
- 4.13. In the event of any inconsistency between the terms and conditions of this Promotion and the terms and conditions stated above or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
- 4.14. These terms and conditions shall be governed by the laws of Singapore and all Eligible Participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 4.15. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

CIMB Bank Berhad (197201001799 (13491-P))